

Broome County
Office for Aging



Weatherization & Home Repair Programs

Benefits and Standards of Eligibility



Binghamton, NY 13902-1766
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E-mail: ofa@co.broome.ny.us
www.gobroomecounty.com/senior
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Project SHARE
Heart Share Human Services of New York
12 MetroTech Center, 29th Floor
Brooklyn, NY 11201
1-800-599-4327
info@heartshare.org

Benefit	Allows up to \$350 toward heating fuel expense ONLY if the client has an active disconnection on their account. Clients can only receive this benefit one time per season.
Eligibility	a) Must have an active account with NYSEG or RG&E b) Must have an energy emergency c) Must meet the HEAP income guidelines OR be an active military member or well-discharged veteran regardless of income d) Must have exhausted benefits available from HEAP and all other benefits before applying
Note	ONLY helps with clients who have an active disconnection on an account, and only available as long as funds last. No longer helps with the replacement or repair of water heaters.

City of Binghamton, Town of Union, Metro Interfaith
(Metro Interfaith Serving Brandywine Highway Area of Binghamton)

Contact: Conant Smith, Intake: 723-0723

Town of Union- csmith@townofunion.com

Metro Interfaith- metro.csmith@stny.rr.com

Benefit Deferred loans for home repair in Binghamton and Town of Union. The percentage of the loan that must be repaid decreases each year. When the homeowner moves there will a percentage of repayment required. Shown below is the smallest percentage of the loan that must be repaid and how long one must remain in the home for repayment to decrease to that level.

<u>Service Area</u>	<u>Maximum Loan</u>	<u>Repayment Decreases To</u>
Binghamton	\$25,000	40% of loan after 5 years
Town of Union	\$10,000	20% of loan after 10 years
Brandywine District	\$25,000	Loan forgiven after 10 years

Eligibility Any age, applicant must live in the house and must be up to date on paying the property taxes and property insurance. City of Binghamton program will only consider single family homes. Both Metro Interfaith and the Town of Union program will consider one and two family homes. Annual gross income eligibility is 80% of area median income and for 2015-2016 is \$36,600 for a household of 1 person and scales up for larger households.

Note Based on the number of people currently on their waiting lists and the number of homes served per year, the wait in Binghamton is 2 to 3 years. The wait in the Town of Union is about 2 years. The Town of Union encompasses Johnson City, Endwell and Endicott.

DSS Emergency HEAP
Heating Equipment Repair and Replacement Program
36-42 Main St., Binghamton, NY 13905
607-778-2638

- Benefit** DSS HEAP will repair or, if necessary, replace furnaces that are either not working or working but not safe. A high level of carbon monoxide is a common safety problem. The repair of chimneys, chimney liners, venting to the chimney, boiler system piping, and the replacement of oil tanks—may also be covered by this benefit. The maximum replacement benefit amount is \$6,500 available not more than once every 10 years.
- Eligibility** Applicants must meet the income eligibility requirements for regular HEAP heating assistance and also demonstrate that they have inadequate savings to pay for the repair. This program requires that applicants use all but the last \$3,000 of their savings (after allowable exemptions) toward the furnace repair. For example, if the furnace replacement would cost \$6,000 and the applicant also has \$6,000 in savings, HEAP would require the applicant to contribute \$3,000 toward the repair. The 2015-2016 gross monthly income limits for regular HEAP are as follows (The following income guidelines may change before HEAP season opening in November of 2015):
- \$2,244 for a household of 1
\$2,935 for a household of 2
\$3,625 for a household of 3
\$4,316 for a household of 4
\$5,006 for a household of 5
Higher income levels for larger households
- Note** Applicants should call the Emergency HEAP office to check if funding is currently available, and also to get a complete list of documents needed to apply for the furnace repair. Besides documenting income and financial resources, applicants must also document that they own the home. Land contracts do not satisfy the ownership test. The resources of anyone listed as co-owner, such as a child or estranged spouse, count in the resource test. Where co-owners will not disclose resources, a prorated benefit may still be available. Applicants or their representatives must apply in person at DSS. Under some circumstances, DSS may send a caseworker to the applicant to help collect documents and complete paperwork. If the emergency HEAP program is closed, DSS Emergency Assistance may be able to extend a loan for furnace repair.

Faith in Action Volunteers, Broome County Council of Churches

3 Otsiningo St., Binghamton, NY 13903

607-724-9130 ext. 304

- Benefit** The Ramp It Up Program builds wheelchair ramps with volunteer youth groups under the direction of skilled mentors. All ramps are built in the summer months. Contributions are requested but not required.
- Eligibility** There is no age, income or asset eligibility test for the ramp program. Those served are chosen on the basis of need alone and, in the case of ramp construction, on the ability to build the ramp as code ordinances would require. The home repair program—for minor repairs—requires the homeowner to pay for materials.
- Note** The Council starts accepting applications in late winter for ramps to be built in the summer. Applications usually become available early in the year and the deadline for applications has usually been either March or April 1st. Need to re-apply for each construction year.

Additionally, the Council keeps a registry of volunteers who are able year-round to do minor household repairs such as install railings and grab bars. This service is available to seniors registered with the program.

First Ward Action Council
167 Clinton St., Binghamton, NY 13905
www.firstwardaction.org
607-772-2850

A. HOME REPAIR PROGRAM

Benefit The Home Repair Program provides minor repairs labor free to low income households. The home owner pays for materials. Stair and ramp construction, window and door replacement, minor electrical and plumbing repairs are typical services provided by repairmen on First Ward's staff.

Eligibility Age 55 and older. Eligibility for free labor depends on income level.

B. RESTORE

Benefit Deferred loans up to \$7,500 to fund emergency repairs for the elderly.

Eligibility Age 60 and older. The loan is reserved for those in greatest need.

NYSERDA-Empower NY
Syracuse, NY
1-800-263-0960

- Benefit** Electric reduction services that provide new energy efficient refrigerators and freezers to replace old ones. The program may also install insulation and windows when funding permits.
- Eligibility** The homeowner must be eligible for HEAP (see DSS on page 3) and be deemed to use excessive amounts of electricity. Those who use little because they cannot afford to, should send a letter with their application stating that much. The service is available not more than once every 3 years.
- Note** OFA has applications. We can send an application to homeowner to complete and mail to NYSERDA. NYSERDA has a record of everyone who receives HEAP for a NYSEG natural gas heating account. Those who heat with other sources of fuel should send a copy of their HEAP benefit letter along with the Empower application.

NYSERDA-Assisted Home Performance, Albany, NY
www.upgradeupstate.org
1-877-697-6278

- Benefit** Provides a 50% matching grant up to \$5,000 to cover energy-saving improvements such as insulation, doors, windows and efficient furnaces. The program also offers low interest loans.
- Eligibility** Any age. The 50% matching grant is available to those who are over-income for HEAP by about one-third. The low-interest loans for energy-saving upgrades are available without regard to income levels.
- Note** This 50% grant program suits those who are over-income for HEAP and also HEAP recipients who have had the weatherization service but still want energy-saving improvements—such as new windows, doors or more efficient furnace. The weatherization service from Tioga Opportunities can only replace doors and windows when they are in decrepit condition, and only as their funding allows.

Quaranta Housing
A Division of Opportunities for Chenango
44 West Main Street (PO Box 470) Norwich, 13815
www.quarantahousing.org
607-336-2101

- Benefit** The grant provides home repair funds up to \$20,000 for residents of Broome County. Funds can be used to rebuild septic systems, remediation of non-potable water, electrical upgrade, replacement of leaking/deteriorated roof, plumbing and repair/replacement of heating systems.
- Eligibility** The applicant must own the property by a recorded deed and meet eligibility standards. The annual income ceiling for a household of 1 is \$36,600, \$41,800 for a household of 2, and scales up for larger families. HEAP recipients have a lower income standard and therefore get a preference on their waiting lists.
- Note** In addition to repair grants, this agency also provides low interest loans, homebuyer counseling and down payment & closing costs assistance (if funding is available).

Tioga Opportunities, Inc.
Weatherization Assistance Program (WAP)

9 Sheldon Guile Blvd., Owego, 13827

www.tiogaopp.org

607-687-0944 or toll-free 877-786-2419 - Ask for Energy Services

Benefit Serving both Broome and Tioga counties, this weatherization agency installs insulation, weather-stripping and air-sealants, checks appliances for clean combustion and proper venting and may also replace badly worn doors and windows. The agency has the authority to replace furnaces in cases where neither the Emergency HEAP Program nor the homeowner is able to do so. This is not an emergency repair/replacement program.

This weatherization agency is also a subcontractor for the NYSERDA Empower NY Program (see p. 6).

Eligibility The applicant must own the home or have life rights to the house, have lived on the property for at least one year, and be eligible for HEAP (See DSS HEAP income guidelines on p. 3). Land contracts count as ownership if the contract states that the purchaser has complete responsibility to pay taxes and to maintain the property, is notarized and registered with the Broome County Clerk. The program may provide weatherization services to those who rent as long as the owner of the property agrees (property owners may be required to contribute 25-30% of the cost of the work if they themselves are not income eligible for the program).

Note Check with Tioga Opportunities for more information on availability of funding and their waiting list status.

USDA Rural Development
One North Main Street, Cortland, NY 13045
www.rurdev.usda.gov
607-753-0851 ext. 4

- Benefit** This agency provides so-called “Section 504” grants up to \$7,500 and low-interest loans up to \$20,000 for the repair of homes in rural areas. Loans can be used for general repairs; the grant can be used only to make the house accessible to a disabled household member or to remove safety hazards.
- Eligibility** Recipients of grants must be at least age 62, own the property (both the dwelling and the land) and meet income eligibility guidelines. Please call USDA Rural Development for income guidelines. Anyone can check “property eligibility” at website above to see if the address is within USDA’s rural service area.
- Note:** Before starting the application, make clear copies of all financial statements showing household income, assets and liabilities. Make sure those amounts are on application with explanatory notes if it is not clear which figure goes where. Enclose and mail copies of supporting documents requested by the agency. This information is basic and should allow USDA to determine eligibility.

Access to Independence of Cortland County

26 North Main Street, Cortland, NY 13045

<http://www.aticortland.org/>

607-753-7363

Benefit	Agency is dedicated to making homes and businesses safe and accessible. Projects include wheelchair ramps and lifts, accessible porches and decks, handrails, expanded doorways, roll-in showers with grab bars, bathtub grab bars and seats, kitchen modifications, and relocation of bathroom or bedroom.
Eligibility	<p>Loans and Grants are available for those meeting eligibility requirements.</p> <p>For loans, applicants must own and occupy the home in need of repair. An applicant must have the ability to repay the loan, an acceptable credit history, live in a rural area and have an income that falls within the very-low income category for the size of their household.</p> <p>Grants are available to senior rural home owners age 62 or older who cannot afford a loan. Grants are limited to a lifetime assistance of \$7,500 and must be used to remove health and safety hazards or make a home more handicap accessible.</p>
Note	Income qualifications vary throughout New York State – call agency for more information.

The Impact Project
4 Clinton St., Greene, NY
607-656-9499

Benefit	Through their repair and rehabilitation projects the Impact Project helps low income families maintain and increase equity in their homes and stabilize their housing situation. Offer assistance with replacing roofs, weatherization, building ramps, and replacing furnaces.
Eligibility	Primary target population is elderly, handicapped or low income home owners with income below the Federal Poverty Guidelines whose homes are in need of major repairs and/or handicapped accessibility.
Note	To request an application call the Impact Project or request them to contact you through their website. The Impact Project does not complete work that requires excavating, mason work or fixing of wells.

Home Weatherization and Repair Services for Hire

Please check the previous pages for financial assistance programs to help with weatherization and repairs. If you have already looked and you do not qualify for the financial assistance programs or if you only need small repairs this page lists some private hire options for you to contact.

These are just a few resources available in the area. Check local phone books and other local resources for a more comprehensive listing.

Evolve

(801) 438-7577

Provide them with information and they will coordinate the home modification job request with a qualified provider in your area.

Handyman 4 Seniors

(888) 540-0320

A professional carpenter who provides home repair services. Call for more information and pricing.

Senior Helpers

(607) 778-6105

(Monday – Friday 8:30 – 12:00 noon)

Can be hired for small repairs and maintenance

Southern Tier Home Builders and Remodelers Association

(607) 785-9285

A network of contractors, roofers, electricians, plumbers and other industry professionals who offer basic repairs, major home repairs, or home modifications. The association provides names and phone numbers of members who will then provide an estimate for your building project.

Broome County
Office for Aging
County Office Building
60 Hawley Street
Binghamton, NY 13901

Phone (607) 778-2411

Fax (607) 778-2316

Email: ofa@co.broome.ny.us

Website: www.gobroomecounty.com/senior

